

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

LAURA E SIMPSON

Debtor(s)

Case No. 19-13508-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2019.
- 2) The plan was confirmed on 04/21/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/15/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$70,829.26.
- 10) Amount of unsecured claims discharged without full payment: \$138,023.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$39,265.00
Less amount refunded to debtor \$5.00

NET RECEIPTS: \$39,260.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,490.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,282.08
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,772.08

Attorney fees paid and disclosed by debtor: \$1,810.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	1,232.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	14,386.65	14,386.65	1,567.61	0.00
BARCLAYS	Unsecured	2,472.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	727.00	NA	NA	0.00	0.00
CITIBANK/THE HOME DEPOT	Unsecured	5,615.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,181.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	667.00	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICE	Unsecured	7,144.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	612.66	612.66	66.76	0.00
ONE MAIN FINANCIAL	Unsecured	NA	21,396.66	21,396.66	634.73	0.00
ONE MAIN FINANCIAL	Secured	NA	21,147.00	21,147.00	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	NA	172,808.21	172,808.21	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,760.07	1,760.07	191.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,672.51	2,672.51	291.21	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,668.44	2,668.44	290.76	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	727.43	727.43	74.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,855.00	2,855.00	311.09	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	5,784.15	5,784.15	630.26	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,246.95	1,246.95	127.90	0.00
REPUBLIC FIRST BANK D/B/A REPUB	Unsecured	20,249.00	NA	NA	0.00	0.00
REPUBLIC FIRST BANK D/B/A REPUB	Unsecured	NA	20,481.79	20,481.79	2,231.75	0.00
SPRINT CORP	Unsecured	NA	3,251.33	3,251.33	354.28	0.00
SYNCB/ HH GREGG	Unsecured	3,027.00	NA	NA	0.00	0.00
SYNCHRONY BANK / AMAZON	Unsecured	2,569.00	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	1,681.00	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Unsecured	5.00	NA	NA	0.00	0.00
SYNCHRONY BANK/SAMS CLUB	Unsecured	2,576.00	NA	NA	0.00	0.00
TARGET	Unsecured	4,154.00	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	4,283.33	4,283.33	466.73	0.00
U.S. BANK NA DBA ELAN FINANACIA	Unsecured	NA	6,969.67	6,969.67	759.44	0.00
WELLS FARGO BANK	Secured	NA	20,858.47	24,487.00	24,487.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK, N.A.	Secured	NA	3,529.77	3,529.77	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	69.06	69.06	2.01	0.00
WF/FMG	Unsecured	3,560.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$172,808.21	\$0.00	\$0.00
Debt Secured by Vehicle	\$45,634.00	\$24,487.00	\$0.00
All Other Secured	\$3,529.77	\$0.00	\$0.00
TOTAL SECURED:	\$221,971.98	\$24,487.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$89,165.70	\$8,000.92	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,772.08</u>
Disbursements to Creditors	<u>\$32,487.92</u>
TOTAL DISBURSEMENTS :	<u>\$39,260.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.